

# **The Mosaic SCIO**

Charity No.: SC046554

**RECEIPTS & PAYMENTS ACCOUNTS  
FOR THE YEAR ENDED 31 MAY 2025**

## THE MOSAIC SCIO

### REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name: THE MOSAIC SCIO

Charity Registration Number: SC046554

Contact Address: [REDACTED]

#### Trustees:

The trustees who served through the year were:

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

#### Principal Office-bearers:

Chair [REDACTED]  
Secretary [REDACTED]  
Treasurer [REDACTED]

#### Independent Examiner:

[REDACTED]  
13 Whittingehame Drive  
Glasgow G12 0XT

#### Bankers:

Bank of Scotland plc  
Direct Banking  
P.O. Box 1000  
BX2 1LB

# THE MOSAIC SCIO

## TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 MAY 2025

### STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Governing Document:

Mosaic SCIO is administered in accordance with the terms of its Deed of Constitution and in accordance with OSCR guidelines.

#### Recruitment and Appointment of Trustees:

The Board may at any time appoint a trustee by resolution passed by a majority vote at a Board meeting.

At each Annual General Meeting of Mosaic one third of the trustees shall retire from office. Any trustee who retires from office shall be eligible for reappointment at the next Board meeting. A trustee vacating office at the end of an AGM will be deemed to have been re-elected at the next Board meeting unless they have either previously advised that they do not wish to be reappointed or a resolution for the reappointment of that trustee was put to the Board meeting and not carried.

#### Organisational Structure:

The Board of Mosaic hold regular meetings and generally control the activities of the organisation. The Board also appoints charity trustees to fill vacancies and have the power to make changes to the Constitution as required.

#### Objectives and Activities:

Mosaic's objective is the advancement of the Christian religion exclusively by facilitating the charitable activities of Mosaic Community Church including but not limited to:

- > Holding appropriate services, rituals and ceremonies open to the public.
- > Providing instruction and education in the Christian religion.
- > Undertaking or encouraging missionary, outreach or pastoral work in the community.
- > Seeking new followers.
- > Facilitating or undertaking devotional acts such as visiting the sick or dying.

In furtherance of this objective the following activities have been undertaken in the period:

- > Mosaic Community Church provides regular Sunday afternoon worship gatherings which are open to the public.
- > Home groups meet regularly during the week to build community, foster discussions and promote understanding.
- > Pastoral care of community members including helping with laundry, shopping and visiting the sick and infirm.

## **THE MOSAIC SCIO**

### **TRUSTEES' ANNUAL REPORT**

#### **FOR THE YEAR ENDED 31 MAY 2025**

##### **Achievements and Performance:**

Mosaic Community Church has been maintained throughout the year providing support and the enhancement of faith in the community. The activities have included:

##### **Regular Sunday Services:**

Mosaic held weekly services at 4pm on Sundays at the Hyndland Community Hall which was hired for this purpose.

The in-person services were open to the public and typically attracted 10-20 participants. They include Christian Worship (sometimes with piano or guitar accompaniment) and Bible teaching, as well as opportunities for more formal sharing and prayer during the service. The services also include a time for informal discussion and community building with provided tea, coffee and light food.

Once a month the Sunday service is an all age service incorporating a bible story being told following the "Godly Play" model. This engages both kids and adults and invites everyone to explore familiar stories anew together. Furthermore, our dedicated, age appropriate programme for children is being discussed with Mosaic families and is slowly being restarted nearing our kids needs in mind.

As with all our events we welcome participants of all races, social backgrounds, genders, sexualities and beliefs. Our services are recorded and can be accessed via Mosaic's private Facebook Group.

##### **House Groups:**

During the year to May 2025 the Mosaic community maintained one House Group. This group meets in a private home one evening per week and typically includes a communal meal, Bible study, prayer and discussion of spiritual and community issues. This group provides for a time of building of community and strengthening of personal relationships within Mosaic.

It is open to anyone from the Mosaic community with the proviso that the host is comfortable welcoming the individuals into their home. The group typically ranges from 6-10 participants although this varies depending on participants availability.

We are currently looking to restart a second housegroup to accommodate community demand.

##### **Holy Smokes:**

These events, approximately once per quarter, are held in an outdoor public space to facilitate Christian discussions while consuming alcohol and tobacco. The majority of these were held at the Drygate Brewery in their outdoor seating area.

Consumption of alcohol and/or tobacco is not required and seating is arranged to avoid passive smoking. These are open to all and intended to be accessible to non-believers. After a brief and informal talk on the subject of choice, participants are encouraged to share their views and discuss the topic. The intent is to tackle honestly controversial topics that may be standing in the way of individual faith.

##### **Pub Theology:**

These events are held every 6-8 weeks and provide a forum for the deep analysis of particular pre-arranged topics on faith and spirituality. These topics are deliberately less accessible than those of Holy Smokes and are aimed at those with a more academic interest in philosophy and theology.



## THE MOSAIC SCIO

### TRUSTEES' ANNUAL REPORT

#### FOR THE YEAR ENDED 31 MAY 2025

#### Achievements and Performance (Cont'd):

##### Community Events:

Mosaic holds events throughout the year often inspired by the Christian Church calendar and the diverse traditions of our community.

In 2025 these have included a Sedar meal for Passover, an Easter feast, baptisms in natural sources of water such as rivers and lochs, barbeques, ceilidhs, a weekend retreat to the Friary in Alnmouth, a family camping weekend retreat with outdoor activities at Winston Lodge in the summer, Advent cookie baking, Christmas Carol singing, Community "Secret Santa" sustainable gifting, a "Waldweihnacht" torch-lit procession in Mugdock Park and a winter Community weekend away to Stirling Youth Hostel.

##### Solas Festival:

Solas Festival is an annual music festival, held in Perthshire Scotland, since 2010. The festival also comprises elements of poetry, art, politics, dance, philosophy, religion and literature. Described as a "Wee Woodstock" the festival is associated with Creative Scotland, Scottish Refugee Week and Christian Aid.

The church community has attended Solas Festival together each June for the last few years. In 2020 and 2021 the festival was, due to the pandemic, replaced by an on-line event which members of the Mosaic community attended. Since 2022 the festival has been held in Perthshire again and the community attended the festival together.

##### Mosaic Retreats:

We held a Church camping weekend retreat at Winston Lodge Biggar in July of 2024 which was attended by approximately 20 people. Some families camped in their own tents and some stayed in the available hostel accommodation. It was a rich time of walks, outdoor activities, community meals around the campfire and times for sharing prayer and worship.

Once a year (usually in the autumn) we organise a retreat for 8-10 people to the Franciscan Friary in Alnmouth. This is a time for slowing down, reflecting and joining in the community and routines of the Friary.

We held Mosaic's winter retreat in late January of 2025. The youth hostel in Stirling was booked for the sole use of the Mosaic Community. The retreat was paid out of Mosaic funds and, while we encourage participants to donate to the cost, we are explicit in insisting that cost should not be a factor in participation which allowed the less financially secure to attend without providing a donation. Spaces were open to those who regularly attend Mosaic events as well as visitors and about 40 people attended this weekend.

##### Pastoral Care:

Our lead Pastor, Mr C McKenzie, continued to meet with Mosaic participants to provide pastoral care as well as spiritual and moral support. Typically this is done over coffee or lunch.

Our community frequently engages in "acts of mercy" catering to the needs of the vulnerable as needed. This has included doing laundry, home cleaning and providing transport to and from Mosaic events.

##### Community Meal

The community meal uses donated spaces, e.g. Freewheel North on Maryhill Road, to host a once-a-week meal.

Residents of the area are encouraged to participate in the making of the food, serving and clearing away. This space provides food, a warm building and human community as well as offering the experience of learning useful kitchen skills. It has become a hub of activism - e.g. it has led to the transformation of the space from a bike workshop into a volunteer led community cafe.

## THE MOSAIC SCIO

### TRUSTEES' ANNUAL REPORT

#### FOR THE YEAR ENDED 31 MAY 2025

##### Financial Review:

In June 2024 we carried forward the sum of £12,485 from our previous years of operation. The principal source of Mosaic income is through the charitable giving of the Mosaic Community.

Seven Mosaic individuals or families donate regularly via direct debit. We collect small regular but anonymous donations via a weekly offering box at our service - though an offering is neither required nor expected from attendees at the service. Indeed the collection box is not passed around (as in many churches) so no one feels pressured to contribute.

Six of our current regular donors have signed gift aid declaration forms. A Gift Aid repayment of £1,715 was received in February 2025.

Mosaic's reserves at 31 May 2025 are £10,935.

##### Reserves Policy:

It is the trustees' policy to hold reserves of a minimum of six month's expenditure.

With monthly expenditure of c£1,000 the target is to establish reserves of £6,000. This was more than achieved by 31 May 2025. The trustees intend to maintain this level of reserves whilst also fulfilling the objectives of the organisation and dispersing sums in excess of these reserves in accordance with Mosaic's charitable objectives.

At the year end Mosaic held unrestricted cash funds of £10,935.

At the time of signing these accounts Mosaic holds unrestricted cash funds of £9,518.

The Trustees are satisfied that these reserves are more than sufficient to secure the overall financial health and the continued operations of the Mosaic SCIO for the next 12 months (even in the unlikely event of a reduced level of monthly donations).

THE MOSAIC SCIO

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 MAY 2025

**Statement of Trustees' Responsibilities**

The members of the Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the organisation during the financial year. The members of the Board are responsible for keeping proper accounting records which must reflect the financial position of the organisation at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the organisation and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.



Treasurer

Date: 26 February 2026



# THE MOSAIC SCIO

## INDEPENDENT EXAMINERS REPORT

### FOR THE YEAR ENDED 31 MAY 2025

#### Independent Examiners Report to the Trustees of Mosaic SCIO

I report on the accounts of the charity for the year ended 31 May 2025 which are set out on the following pages.

#### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10 (1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44 (1) (c) of the Act and to state whether particular matters have come to my attention.

#### Basis of independent examiners statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanation from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

#### Independent examiner's statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:

- a. to keep accounting records in accordance with section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- b. to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or:

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

[REDACTED]

[REDACTED]

[REDACTED]

Date: 26 February 2026



THE MOSAIC SCIO

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MAY 2025

	<u>Note</u>	<u>2025</u> £	<u>2024</u> £
<u>Receipts:</u>			
Donations	3	8,025	8,464
Activities for generating funds		2,080	810
Tax recovery on Gift Aid donations		1,715	1,567
Other income		519	-
Total Receipts		<u>12,339</u>	<u>10,841</u>
<u>Payments:</u>	4		
Cost of generating funds		4,453	2,304
Charitable activities		9,151	8,432
Governance costs		285	270
Total Payments		<u>13,889</u>	<u>11,006</u>
Excess of Payments in year		<u><u>-1,550</u></u>	<u><u>-165</u></u>

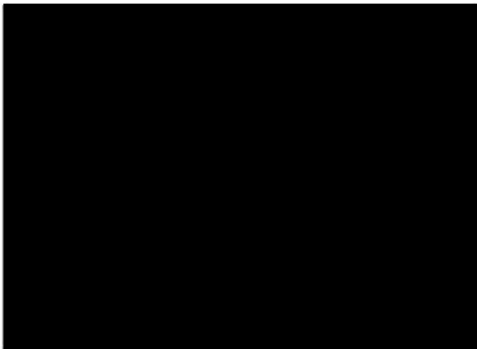
THE MOSAIC SCIO

STATEMENT OF BALANCES

AS AT 31 MAY 2025

	<u>Note</u>	<u>2025</u> <u>£</u>	<u>2024</u> <u>£</u>
<u>Bank &amp; Cash balances:</u>			
Brought forward		12,485	12,650
Movements in year		- 1,550	- 165
Carried forward		<u>10,935</u>	<u>12,485</u>
<u>Charitable Funds:</u>			
Unrestricted funds	2	<u>10,935</u>	<u>12,485</u>

The accounts were approved by the Board on 26 February 2026



Treasurer

# THE MOSAIC SCIO

## NOTES TO THE ACCOUNTS

### FOR THE YEAR ENDED 31 MAY 2025

#### 1. Trustee Remuneration and Related Party Transactions:

No trustee received any remuneration in the year.

No trustee, or a person related to a trustee, had any personal interest in any contract or transaction entered into by Mosaic during the year.

During the year one trustee, [REDACTED], was reimbursed £32 (2024: £39) for fellowship expenses and £170 (2024: £135) for gifts, grants and donations to others.

During the year one trustee, [REDACTED], was reimbursed £nil (2024: £76) for fellowship expenses.

During the year [REDACTED], a member of Mosaic Leadership Team was reimbursed £519 (2024: £275) for fellowship expenses, £432 (2024: £nil) for gifts, grants and donations to others, £519 (2024: £nil) for visa sponsorship application and £361 (2024: £265) for internet expenses.

During the year [REDACTED], a member of Mosaic Leadership Team was reimbursed £88 (2024: £nil) for fellowship expenses.

During the year [REDACTED], a member of Mosaic Leadership Team since June 2024 was reimbursed £150 for fellowship expenses, £162 for gifts, grants and donations to others, £435 for retreat expenses.

[REDACTED], a member of Mosaic Leadership team received £3,000 as a stipend for his services as pastor (2024: £3,000).

#### 2. Movement in Unrestricted Funds:

	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>
<u>General Funds:</u>		
At 1 June	12,485	12,650
Receipts	12,339	10,841
Payments	13,889	11,006
At 31 May	<u>10,935</u>	<u>12,485</u>

#### 3. Analysis of Donations:

Gift aid donations	6,780	6,120
Tax recovery on Gift Aid donations	1,715	1,567
Ordinary offerings	1,230	2,330
Open plate offerings	15	14
Contributions towards retreat	2,080	810
Reimbursement for via application	519	-
	<u>12,339</u>	<u>10,841</u>

THE MOSAIC SCIO

NOTES TO THE ACCOUNTS (CONT'D)

FOR THE YEAR ENDED 31 MAY 2025

**4. Analysis of Payments:**

	<b>2025</b>		<b>2024</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b><u>Cost of generating funds:</u></b>				
Retreat expenses	4,453		2,304	
	<u>          </u>	4,453	<u>          </u>	2,304
<b><u>Charitable activities:</u></b>				
Rent, rates, heat & light	3,393		2,937	
Insurance	465		444	
Pastors Stipend	3,000		3,000	
Fellowship expenses	549		469	
Visa sponsorship application	536		-	
Internet expenses	361		865	
Grants & donations to others	847		717	
Community engagement expenses	-		-	
	<u>          </u>	9,151	<u>          </u>	8,432
<b><u>Governance costs:</u></b>				
Independent examiners fee	285		270	
	<u>          </u>	285	<u>          </u>	270
		<u>13,889</u>		<u>11,006</u>